



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of)	
Magee, et al.)	
)	
Application No.: 09/778,604)	Art Unit 3694
)	
Confirmation No.: 4603)	
)	
Filed: February 7, 2001)	Patent Examiner
)	Daniel Greene
Title: Automated Financial Transaction)	
Apparatus With Interface That)	
Adjusts To The User)	

Mail Stop ISSUE FEE
Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Notice of Allowability dated June 25, 2009 kindly enter Applicants' "Comments on the Statement of Reasons for Allowance" and "Comments on the Substance of the Interview" without prejudice as follows:

Comments on the Statement of Reasons for Allowance

Applicants acknowledge the Office's admission that the pending claims are patentable over the prior art, and that there is no teaching, suggestion, motivation, or valid reason for one of ordinary skill in the art to have produced the recited invention. Applicants respectfully submit that while the specific features and relationships mentioned in the Statement of reasons for allowance are not disclosed or suggested in the prior art, these are not the only recited features and relationships which are not found or suggested in the prior art. Furthermore, the Statement sometimes indicates a general paraphrasing of claim language, and not necessarily the exact claim language. The Statement also refers to subject matter or language which is not recited (or required to be performed) in all of the claims. As a result, not all claims require the features, relationships, or language indicated in the Statement. It should be understood that the claims are to only be limited by that subject matter which is positively recited. Any remarks in the Statement which attempt to narrow the recited subject matter should be disregarded.

Comments on the Substance of the Interview

An interview was conducted on June 16, 2009 between Examiner Daniel Greene and a representative (Daniel Wasil, Reg. No. 45,303) of Applicants. The Examiner initiated the interview. The Examiner suggested adding language to claims 38-44 to place the application in condition for allowance. The Examiner's suggestions and courtesy were greatly appreciated.

The Applicants faxed an informal proposed amendment to the Examiner on June 19, 2009. The proposed amendment included changes to claims (21), 38-40 and 43-44 in a manner suggested by the Examiner. The proposed amendment also authorized the Examiner to formally enter the proposed changes by Examiner's amendment.

The Examiner's amendment dated June 25, 2009 substantially corresponded to the informal proposed amendment. A 37 CFR 1.312 amendment after allowance was filed to rectify typographical errors in the Examiner's amendment.

Respectfully submitted,



Ralph E. Jocke Reg. No. 31,029
WALKER & JOCKE
231 South Broadway
Medina, Ohio 44256
(330) 721-0000
Customer No. 28995